United States Bankruptcy Court District of Puerto Rico

IN	RE:		Case No.					
LL	ANOS FIGUEROA, JORGE L		Chapter 13					
	Debtor(s)							
	DISCLOSURE OF C	OMPENSATION OF ATTORNEY	FOR DEBTOR					
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2010 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows:							
	For legal services, I have agreed to accept		\$\$,000.00					
	Prior to the filing of this statement I have received $\ \ldots \ .$		\$\$					
	Balance Due		\$\$3,000.00					
2.	The source of the compensation paid to me was: 🗹 Det	tor Other (specify):						
3.	The source of compensation to be paid to me is: Det	tor Other (specify):						
4.	I have not agreed to share the above-disclosed compe	nsation with any other person unless they are member	ers and associates of my law firm.					
	I have agreed to share the above-disclosed compensa together with a list of the names of the people sharing		or associates of my law firm. A copy of the agreement,					
5.	In return for the above-disclosed fee, I have agreed to rend	er legal service for all aspects of the bankruptcy case	e, including:					
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 							
	d. Representation of the debtor in adversary proceeding e. [Other provisions as needed]	and other contested bankruptey matters;						
6.	By agreement with the debtor(s), the above disclosed fee of	oes not include the following services:						
	certify that the foregoing is a complete statement of any agroroceeding.	CERTIFICATION ement or arrangement for payment to me for representations.	entation of the debtor(s) in this bankruptcy					
	March 23, 2011	/s/ Jose M Prieto Carballo, Esq						
	Date	Jose M Prieto Carballo, Esq 225806 Jose Prieto PO BOX 363565 San Juan, PR 00936-3565 (787) 607-2066 Fax: (787) 607-2166 jpc@jpclawpr.com						

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09) Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No.
LLANOS FIGUEROA, JORGE L		Chapter 13
	Debtor(s)	•

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer					
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered to the d	ebtor the attached				
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the petition preparer is not an individual the Social Security number of the principal, responsible person, of the bankruptcy petition preparer (Required by 11 U.S.C. § 110.)					
X		110.)				
Certificate of	of the Debtor					
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of the Bar	nkruptcy Code.				
LLANOS FIGUEROA, JORGE L	X /s/ JORGE L LLANOS FIGUEROA	3/23/2011				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

© 1993-2011 EZ-Filing. Inc. [1-800-998-2424] - Forms Software Only

e Only
Softwar
Forms
<u>.</u>
2424
-866-0
11-800
nc.
EZ-Filing,
3-2011

B22C (Official Form 22C) (Chapter 15) (12/10)	According to the calculations required by this statement:		
	▼ The applicable commitment period is 3 years.		
In re: LLANOS FIGUEROA, JORGE L	☐ The applicable commitment period is 5 years.		
Debtor(s)	☐ Disposable income is determined under § 1325(b)(3).		
Case Number:	☑ Disposable income is not determined under § 1325(b)(3).		
, · · · ,	(Check the boxes as directed in Lines 17 and 23 of this statement.)		

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REP	ORT OF INCOME			
		ital/filing status. Check the box that applies and Unmarried. Complete only Column A ("Debtom Married. Complete both Column A ("Debtom Married.")	tor's Income") for Lines 2-10.			
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income		Column B Spouse's Income
2	Gros	s wages, salary, tips, bonuses, overtime, comm	issions.	\$	800.00	\$
3	a and one b	me from the operation of a business, profession denter the difference in the appropriate column(s) business, profession or farm, enter aggregate number. Do not enter a number less than zero. Do not ness entered on Line b as a deduction in Part I	of Line 3. If you operate more than bers and provide details on an not include any part of the business			
	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Business income	Subtract Line b from Line a	\$	0.00	\$
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. a. Gross receipts \$					
	b.	Ordinary and necessary operating expenses	\$			
	c.	Rent and other real property income	Subtract Line b from Line a	\$	0.00	\$
5	Interest, dividends, and royalties.				0.00	\$
6	Pension and retirement income.				0.00	\$
7	expe that by th	amounts paid by another person or entity, on nses of the debtor or the debtor's dependents, purpose. Do not include alimony or separate mained debtor's spouse. Each regular payment should be nent is listed in Column A, do not report that payment is listed in Column A, do not report that payment is listed in Column A, do not report that payment is listed in Column A.	including child support paid for intenance payments or amounts paid be reported in only one column; if a	\$	0.00	\$

D22C (1)111Clai Form 22C) (Chapter 15) (12/1	.0)							
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
O	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00		se \$		\$	0.00	\$	
9	Income from all other sources. Specific sources on a separate page. Total and emaintenance payments paid by your or separate maintenance. Do not included a received as a victim of of international or domestic terrorism. a. b.	nter on Line 9. Do not in spouse, but include all ude any benefits received	o ther p a l under tl	limony or separ syments of alime the Social Securit	o ny Cy	\$	0.00	\$	
10	Subtotal. Add Lines 2 thru 9 in Colum through 9 in Column B. Enter the total(complet	ed, add Lines 2		\$	800.00	\$	
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.								800.00
	Part II. CALCUL	ATION OF § 1325(b)	(4) CO	MMITMENT	PEF	RIOD			
12	Enter the amount from Line 11.							\$	800.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. \$							\$	0.00
14	Subtract Line 13 from Line 12 and e	nter the result.					_	\$	800.00
15	Annualized current monthly income 12 and enter the result.	for § 1325(b)(4). Multip	ly the ar	nount from Line	14 b	y the n		\$	9,600.00
16	the bankruptey court.)						Φ	04.070.00	
	a. Enter debtor's state of residence: Put			Enter debtor's ho	useho	OIC SIZ	e: _ 2	\$	21,273.00
17	Application of § 1325(b)(4). Check the ✓ The amount on Line 15 is less that 3 years" at the top of page 1 of this ☐ The amount on Line 15 is not less period is 5 years" at the top of page	an the amount on Line s statement and continue s than the amount on L	16. Check with this ine 16. C	k the box for "Tastatement. Check the box for	r "Th				
	Part III. APPLICATION OF	§ 1325(b)(3) FOR D	ETERN	AINING DISP	OSA	BLE	INCOM	1E	

<i>D22</i> C (Omma	1101111 22C) (Chapter 13) (12	110)					
18	Enter	the amount from Line 11.					\$	800.00
19	total c expen Colum than the	tal adjustment. If you are many income listed in Line 10, ses of the debtor or the debtor on B income (such as payment the debtor or the debtor's dependent, list additional adjustments apply, enter zero.	Column B that v s dependents. Spo of the spouse's ta dents) and the an	vas NC ecify ir ax liabi nount c	T paid on a regular basis for the lines below the basis for the spouse's support of income devoted to each part of the spouse's support of the spouse'	or the household for excluding the of persons other purpose. If his adjustment do		
	C.	al and enter on Line 19.				\$	¢	0.00
20			5(h)(3) Subtract	Line 1	0 from Line 18 and enter t	na rasult	\$	800.00
21	Annualized current monthly income for \$ 1325(b)(3) Multiply the amount from Line 20 by the number							
22						\$	21,273.00	
23	T de	he amount on Line 21 is not netermined under § 1325(b)(3)" at the top of the amount on Line 21 is not netermined under § 1325(b)(3)" omplete Parts IV, V, or VI. Part IV. CALCULA	at the top of page	nount e 1 of th	on Line 22. Check the box	for "Disposable inco Part VII of this state	ome i	
		Subpart A: Deduct	tions under Stan	dards	of the Internal Revenue S	Service (IRS)		
24A	currently be allowed as exemptions on your federal income tax return, plus the number of any additional						\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. Persons under 65 years of age a1. Allowance per person b1. Number of persons Persons 65 years of age or older a2. Allowance per person b2. Number of persons							
	c1.	Subtotal		c2.	Subtotal		¢.	

B22C (Official Form 22C) (Chapter 13) (12/10)								
25A	and infor	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income ax return, plus the number of any additional dependents whom you support.						
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.							
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$					
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$					
	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$				
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
				\$				
	an e	al Standards: transportation; vehicle operation/public transportat expense allowance in this category regardless of whether you pay the experience of whether you use public transportation.						
		ck the number of vehicles for which you pay the operating expenses or enses are included as a contribution to your household expenses in Line						
27A		\square 1 \square 2 or more.						
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at							
	.,,,,,	vw.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						

D 220 (OHICH	ar roim 22e) (Chapter 13) (12/10)					
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)						
	□ 1	2 or more.					
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.						
	a. IRS Transportation Standards, Ownership Costs \$						
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$				
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$			
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.						
	a.	IRS Transportation Standards, Ownership Costs	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$				
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay						
33	requi	er Necessary Expenses: court-ordered payments. Enter the total modered to pay pursuant to the order of a court or administrative agency, states. Do not include payments on past due obligations included in	uch as spousal or child support	\$			
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged						
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend						
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not						
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone						

38 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.								
	Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37							
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.							
	a.	Health Insurance	\$					
	b.	Disability Insurance	\$					
39	c.	Health Savings Account	\$					
	Total	and enter on Line 39		\$				
		u do not actually expend this total amount, state your actuace below:	al total average monthly expenditures in					
	\$							
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.							
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.							
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.							
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.							
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.							
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly							
46								

	(
		S	ubpart C	: Deductions for De	ebt Payment			
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.							
47		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?		
	a.				\$	☐ yes ☐ no		
	b.				\$	☐ yes ☐ no		
	c.				\$	yes no		
				Total: Ad	ld lines a, b and c.		\$	
	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
48		Name of Creditor		Property Securing t	the Debt	1/60th of the Cure Amount		
	a.					\$		
	b.					\$		
	c.					\$		
					Total: Ad	ld lines a, b and c.	\$	
49	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cur	alimony	claims, for which you	were liable at the t	ime of your	\$	
		pter 13 administrative expenses esulting administrative expense.	s. Multiply	y the amount in Line	a by the amount in I	Line b, and enter		
	a.	Projected average monthly Cha	pter 13 pl	an payment.	\$			
50	b.	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		for United States	X			
	c.	Average monthly administrativ case	e expense	of Chapter 13	Total: Multiply Linand b	nes a	\$	
51	Total	Deductions for Debt Payment. En	ter the tot	al of Lines 47 throug	gh 50.		\$	
		-		: Total Deductions f				
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.						\$	

_
Ę
О
var
€
S
Ë
ß
÷
42
3.7
66
1-800
11-8
<u>ن</u>
<u>=</u>
ğ
Z-Filir
1
5
3-2
1993-2
0

	`	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER	2 § 1325(b)(2)				
53	Tota	current monthly income. Enter the amount from Line 20.		\$			
54	disab	port income. Enter the monthly average of any child support payments, foster care paility payments for a dependent child, reported in Part I, that you received in accordance cable nonbankruptcy law, to the extent reasonably necessary to be expended for such	ce with	\$			
55	repayments of loans from retirement plans, as specified in § 362(b)(19).						
56	Tota	l of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$			
	for win lin total	thich there is no reasonable alternative, describe the special circumstances and the respectation of the special circumstances that make such expenses and the special circumstances that make such expenses necessable.	ulting expenses es and enter the s and you must				
57		Nature of special circumstances	Amount of expense				
	a.		\$				
	b.		\$				
	c.		\$				
		Total: Add I	Lines a, b, and c	\$			
58		l adjustments to determine disposable income. Add the amounts on Lines 54, 55, 5 the result.	66, and 57 and	\$			
59	Mon	thly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and en	ter the result.	\$			
		Part VI. ADDITIONAL EXPENSE CLAIMS					
	and w	Expenses. List and describe any monthly expenses, not otherwise stated in this form relfare of you and your family and that you contend should be an additional deduction the under $\S 707(b)(2)(A)(ii)(I)$. If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your curren	t monthly			
		Expense Description	Monthly A	mount			
60	a.		\$				
	b.		\$				
	c.		\$				
		Total: Add Lines a, b and	c \$				
Part VII. VERIFICATION							
		are under penalty of perjury that the information provided in this statement is true and lebtors must sign.)	l correct. (If this a	joint case,			
61	Date:	March 23, 2011 Signature: /s/ JORGE L LLANOS FIGUEROA (Debtor)					
	Date:	Signature: (Joint Debtor, if any)				

B1 (Official Form 1) (4/10)

United Sta Distr	ourt				Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Mid LLANOS FIGUEROA, JORGE L	Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): JORGE L LLANOS					e Joint Debtor i nd trade names)		3 years	
Last four digits of Soc. Sec. or Individual-Taxpayer l EIN (if more than one, state all): 4324	Last four d EIN (if mo				axpayer I.I	D. (ITIN) No./Complete		
Street Address of Debtor (No. & Street, City, State & EDIF 7 APRT. 26 JARDINES DE COUNTRY CLUB		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	ate & Zip Code):	
SAN JUAN, PR	ZIPCODE 00	924	Ī					ZIPCODE
County of Residence or of the Principal Place of Bus San Juan	-	County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street a	ddress)		Mailing Ad	ddress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if of	lifferent from str	eet address ab	ove):					
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exemp (Check box, if Debtor is a tax-exempt Title 26 of the United Internal Revenue Code				under	Ch Ch	the Petitio tapter 7 tapter 9 tapter 11 tapter 12 tapter 13	n is Filed and Record Main Record Non Nature of (Check one y consume 1 U.S.C. red by an y for a r house-	e box.)
☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				ncontinge unt subjections kes:	ent liquice to adj	ustment on 4/01	J.S.C. § 10 d to non-in	
							THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,00 5,00			,001- ,000	25,001- 50,000		50,001- 100,000	Over 100,000	
		000,001 \$5 50 million \$1	0,000,001 to 00 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		000,001 \$5 50 million \$1	0,000,001 to 00 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	

© 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

o⊓o
ftware
လွ
- Form
800-998-2424]
11-800
<u>2</u>
EZ-Filina,
© 1993-2011
9

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): LLANOS FIGUEROA, JORGE L						
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)							
Location Where Filed: Puerto Rico	Case Number: 10-0447	Date Filed: 05/24/2010					
Location Where Filed: Puerto Rico	Case Number: 10-6350	Date Filed: 07/15/2010					
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)							
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debtor that I have informed the petitioner named in the foregoin that I have informed the petitioner that [he or she] much chapter 7, 11, 12, or 13 of title 11, United States explained the relief available under each such chapter that I delivered to the debtor the notice required by Bankruptcy Code.							
	X /s/ Jose M Prieto Carbal	lo, Esq 3/23/11					
Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and materials.)	•	ch a separate Exhibit D.)					
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.						
	ng the Debtor - Venue						
(Check any a) Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180	oplicable box.) of business, or principal assets in the days than in any other District.	is District for 180 days immediately					
☐ There is a bankruptcy case concerning debtor's affiliate, general	•	his District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
(Check all app	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
(Name of landlord or lesse	or that obtained judgment)						
(Address of lan	dlord or lessor)						
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos							
☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.							
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).							

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

LLANOS FIGUEROA, JORGE L

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ JORGE L LLANOS FIGUEROA

Signature of Debtor

JORGE L LLANOS FIGUEROA

X,

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 23, 2011

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Jose M Prieto Carballo, Esq 225806 Jose Prieto PO BOX 363565 San Juan, PR 00936-3565 (787) 607-2066 Fax: (787) 607-2166 jpc@jpclawpr.com

March 23, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual		
Printed Name of Authorized Individual		
Title of Authorized Individual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of	Foreign Represer	ntative	
Printed Nan	e of Foreign Rep	resentative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

8

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
LLANOS FIGUEROA, JORGE L	Chapter 13
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to rest and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose tume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed	
1. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreentificate and a copy of any debt repayment plan developed through the second control of the	opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
☐ 2. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an appro- days from the time I made my request, and the following exigent ci requirement so I can file my bankruptcy case now. [Summarize exigent	rcumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failure	n the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your
case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]	of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re of realizing and making rational decisions with respect to finance.	
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically in participate in a credit counseling briefing in person, by telephor Active military duty in a military combat zone. 	npaired to the extent of being unable, after reasonable effort, to ne, or through the Internet.);
5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	ined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided al	bove is true and correct.
Signature of Debtor: /s/ JORGE L LLANOS FIGUEROA	
Date: March 23, 2011	

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
LLANOS FIGUEROA, JORGE L	Chapter 13
Debtor(s)	•

) (b)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 5,020.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 7,265.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 0.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 994.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 794.00
	TOTAL	13	\$ 5,020.00	\$ 7,265.00	

© 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No.		
LLANOS FIGUEROA, JORGE L	Chapter 13		
Debtor(s)	•		
STATISTICAL SUMMARY OF CERTAIN LIABILE	ITIES AND RELATED DATA (28 U.S.C. § 159)		
If you are an individual debtor whose debts are primarily consumer del 101(8)), filing a case under chapter 7, 11 or 13, you must report all info	- · · · · · · · · · · · · · · · · · · ·		
Check this box if you are an individual debtor whose debts are NC information here.	OT primarily consumer debts. You are not required to report any		
This information is for statistical purposes only under 28 U.S.C. §	159.		
Summarize the following types of liabilities, as reported in the Scho	edules, and total them.		

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 7,265.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 7,265.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 994.00
Average Expenses (from Schedule J, Line 18)	\$ 794.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 800.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 7,265.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 0.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 0.00

R6A	(Official	Form	6A)	(12/07)

IN	DEII	ANOS	FIGUEROA	IORGE I
IIN	K P, LL	.ANUS	FIGUERUA	. JURGE L

Case l	No
	(If known)

SCHEDULE A - REAL PROPERTY

Debtor(s)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

© 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

0.00 (Report also on Summary of Schedules)

TOTAL

IN	$\mathbf{p}\mathbf{r}$	11	$\Delta N \cap S$	FIGUER	Δ	JORGE L

Case No.	
	(If known)

SCHEDULE B - PERSONAL PROPERTY

Debtor(s)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		CASH		20.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		HOUSEHOLD GOODS		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		WEARING APPAREL		500.00
7.	Furs and jewelry.		JEWELRY		500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

\sim		-
Case	N	\sim
Case	1.1	v.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				1	1
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		TOYOTA 1.6L 1984		2,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		MECANICAL TOOLS		500.00
30.	Inventory.	X			
	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

IN RE LLANOS FIGUEROA, JORGE L

	T T	
1 300	No.	
Casc	TYU.	

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			ГАТ	5 020 00
35. Other personal property of any kind not already listed. Itemize.	X		H	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			1	

© 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

(Include amounts from	any cor	itinuation	sheets	attached
Report total	also or	Summar	y of Sc	hedules.

0	NT.	
Case	No	١,

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the	exemptions	to	which	debtor	is	entitled under:	
(Check one box)		_						

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
CASH	11 USC § 522(d)(5)	20.00	20.00
OUSEHOLD GOODS	11 USC § 522(d)(3)	1,500.00	1,500.0
VEARING APPAREL	11 USC § 522(d)(3)	500.00	500.0
EWELRY	11 USC § 522(d)(4)	500.00	500.0
OYOTA 1.6L 1984	11 USC § 522(d)(2)	2,000.00	2,000.0
MECANICAL TOOLS	11 USC § 522(d)(6)	500.00	500.0

^{*} Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE LLANOS FIGUEROA, JORGE	Εl	JORG	OA.	JER	IGI	F	os	NO	LA	L	\mathbf{E}	R	V	T
------------------------------	----	------	-----	------------	-----	---	----	----	----	---	--------------	---	---	---

	case No	
Debtor(s)		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$	1				
ACCOUNT NO.				T	Г			
			Value \$	1				
ACCOUNT NO.				T				
			Value \$					
ACCOUNT NO.								
			Value \$					
_	_			L Sub	tota	L al		
ontinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Fota page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

R6E	(Official	Form	6E)	(04/10)

IN RE LLANOS FIGUEROA, JORGE L

Debtor(s)

ase No.	
	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority so on

É		od on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
COLINAIR		Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
2	TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
- 000-330-2424] - 1	\checkmark	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
		Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
@ 1333-2011 L4		Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
		Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
		Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
		Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
		Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

¹ continuation sheets attached

\sim		-
Case	N	\sim
Case	1.1	v.

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Domestic Support Obligations

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			DOMESTIC SUPPORT	T					
BIANCA P CASTILLO HIRALDO ASUME PO BOX 71414 San Juan, PR 00936			OBLIGATION				4,665.00	4,665.00	
ACCOUNT NO.			DOMESTIC SUPPORT						
YAMILKA CAMACHO ROSARIO ASUME PO BOX 71414 San Juan, PR 00936			OBLIGATION				2,600.00	2,600.00	
ACCOUNT NO.				T			_,	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
ACCOUNT NO.	-								
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets	att	ached	to	Sub			7 005 00	7 005 00	_
Schedule of Creditors Holding Unsecured Priority			(Totals of th	,	Tota	al	\$ 7,265.00		\$
(Use only on last page of the comp	let	ed Sch	nedule E. Report also on the Summary of Sch				\$ 7,265.00		
(Us report also on the	e oi	nly on	last page of the completed Schedule E. If appal Summary of Certain Liabilities and Relate	plic	Tota able Oata	e,		\$ 7,265.00	\$

© 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

IN RE LLANOS FIGUEROA, JORGE L

Debtor(s)

Case No.	
	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.				1		T	
iccolvi No.	1			ł	ŀ		
ACCOUNT NO.							
					İ	l	
				_		\dashv	
ACCOUNT NO.							
ACCOUNT NO.				\dashv		\dashv	
ACCOUNT NO.	1			ı	ŀ		
Subtotal							
						\$	
					ota		
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Sta	aise tist) 01 ica	n 1	
			Summary of Certain Liabilities and Related	Da	ıta.)	\$

IN	$\mathbf{p}\mathbf{r}$	11	$\Delta N \cap S$	FIGUER	Δ	JORGE L

_ Case No	
	(If known)

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

IN RE LLANOS FIGUEROA, JORGE L

Case No.	
	(If known)

SCHEDULE H - CODEBTORS

Debtor(s)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

\sim	. т
Case I	NO.

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	DEBTOR AND	SPOU	SE		
Single	RELATIONSHIP(S):				AGE(S)	:
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	DLVO					
	age or projected monthly income at time case filed) es, salary, and commissions (prorate if not paid month	nly)	\$	DEBTOR 800.00	\$	SPOUSE
3. SUBTOTAL			\$ 	800.00	φ	
4. LESS PAYROLL DEDUCT	TIONS		<u> </u>	800.00	<u>ъ</u>	
a. Payroll taxes and Social S			\$	56.00	\$	
b. Insurance			\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
			\$		\$	
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS		\$	56.00	\$	
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	744.00	\$	
	tion of business or profession or farm (attach detailed	l statement)	\$		\$	
8. Income from real property			\$		\$	
9. Interest and dividends			\$		\$	
that of dependents listed above		s use or	\$		\$	
11. Social Security or other go						
(Specify)			\$		\$	
12. Pension or retirement inco	ma		\$ ——		ф ——	
13. Other monthly income	ille		Φ		р	
(Specify) Odd Jobs			\$	250.00	\$	
(Speen)) <u>surreur</u>			\$		\$	
			\$		\$	
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	250.00	\$	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)		\$	994.00	\$	
16. COMBINED AVERAGE if there is only one debtor repe	E MONTHLY INCOME: (Combine column totals from total reported on line 15)	rom line 15;		\$	994.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

© 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case	N	O

Debtor(s)

(If known)

OF INDIVIDUAL DEBTOR(S)	SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL I
he debtor's family at time case filed. Prorate any payments made biweekly, lated on this form may differ from the deductions from income allowed	Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time cas quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may diffe on Form22A or 22C.
s a separate household. Complete a separate schedule of	Check this box if a joint petition is filed and debtor's spouse maintains a separate household expenditures labeled "Spouse."
\$ 75.00	 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No/_
	b. Is property insurance included? Yes No
\$ 50.00	2. Utilities:
\$ 50.00 \$ 20.00	a. Electricity and heating fuel b. Water and sewer
\$ <u>20.00</u> \$ 0.00	c. Telephone
T	d. Other
	d. Outof
\$ 0.00	3. Home maintenance (repairs and upkeep)
\$175.00	4. Food
\$0.00	5. Clothing
\$	6. Laundry and dry cleaning
\$0.00	7. Medical and dental expenses
\$53.00	8. Transportation (not including car payments)
\$0.00	9. Recreation, clubs and entertainment, newspapers, magazines, etc.
\$	10. Charitable contributions
\$ 0.00	11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's
\$\$ \$\$	b. Life
\$ 0.00	c. Health
\$ 0.00	d. Auto
	e. Other
\$	
	12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)
\$	\ 1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
ts to be included in the plan) \$ 0.00	13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the a. Auto
\$	b. Other
\$	
\$ 421.00	14. Alimony, maintenance, and support paid to others
\$ 0.00	15. Payments for support of additional dependents not living at your home
detailed statement) \$0.00	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)
\$	17. Other
\$ \$	

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 994.00
b. Average monthly expenses from Line 18 above	\$ 794.00
c. Monthly net income (a. minus b.)	\$ 200.00

\sim		-
Case		\sim
Case	1.	W.

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 23, 2011 Signature: /s/ JORGE L LLANOS FIGUEROA Debtor JORGE L LLANOS FIGUEROA Signature: _ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
LLANOS FIGUEROA, JORGE L	Chapter 13
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
_	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE 9,600.00 2010 2,400.00 2011 ytd

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

lacksquare	preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less that \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Marrie debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	* Amount subject to adjustment of	on 4/01/13, and every three years	thereafter with respect to cases commer	nced on or after the date of adjustment
None	who are or were insiders. (Marrie		ely preceding the commencement of thi or chapter 13 must include payments but petition is not filed.)	
4. Su	its and administrative proceedin	ngs, executions, garnishments an	nd attachments	
None	bankruptcy case. (Married debto		or is or was a party within one year in ter 13 must include information concer joint petition is not filed.)	
AND CAM LLAI	TION OF SUIT CASE NUMBER IACHO ROSARIO, YAMILKA NOS FIGUEROA, JORGE L. SAN JUAN K DI2006-0690	NATURE OF PROCEEDING ALIMONY	COURT OR AGENCY AND LOCATION SAN JUAN	STATUS OR DISPOSITION
LLA	TILLO HIDALGO, BIANCA P. NOS FIGUEROA, JORGE vs. OLINA F AL2000-1308	ALIMONY	CAROLINA	
None	the commencement of this case.	(Married debtors filing under cha	d under any legal or equitable process vapter 12 or chapter 13 must include infospouses are separated and a joint petition	ormation concerning property of either
5. Re	possessions, foreclosures and ref	turns		
None	the seller, within one year imme	ediately preceding the commencer	oreclosure sale, transferred through a dement of this case. (Married debtors filin whether or not a joint petition is filed,	g under chapter 12 or chapter 13 mus
6. As	signments and receiverships			
None		apter 12 or chapter 13 must include	made within 120 days immediately pred any assignment by either or both spouse	
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
7. Gi	fts			
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
8. Lo	sses			
None	commencement of this case. (M		one year immediately preceding the co r 12 or chapter 13 must include losses b at petition is not filed.)	
9. Pa	yments related to debt counselin	ng or bankruptcy		
None			ne debtor to any persons, including attorion in bankruptcy within one year imm	

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately

274.00

NAME AND ADDRESS OF PAYEE JPC LAW OFFICE P O BOX 363565 SAN JUAN, PR 00936 **FILING FEE**

JPC LAW OFFICE 50.00 P O BOX 363565

SAN JUAN, PR 00936

CCC

JPC LAW OFFICE 20.00 P O BOX 363565

SAN JUAN, PR 00936

consumer credit report

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 23, 2011	Signature /s/ JORGE L LLANOS FIGUEROA	
	of Debtor	JORGE L LLANOS FIGUEROA
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No
LLANOS FIGUEROA, JORGE L		Chapter 13
	Debtor(s)	•
	VERIFICATION OF CREDITOR MATR	IX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditors	s is true to the best of my(our) knowledge.
Date: March 23, 2011	Signature: /s/ JORGE L LLANOS FIGUEROA	
	JORGE L LLANOS FIGUEROA	Debtor
Date:	Signature:	
		Joint Debtor, if any

LLANOS FIGUEROA, JORGE L EDIF 7 APRT. 26 JARDINES DE COUNTRY CLUB SAN JUAN, PR 00924

Jose Prieto PO BOX 363565 San Juan, PR 00936-3565

BIANCA P CASTILLO HIRALDO ASUME PO BOX 71414 San Juan, PR 00936

YAMILKA CAMACHO ROSARIO ASUME PO BOX 71414 San Juan, PR 00936